Twenty Thousand Lives Lost and \$100,

600,000 of Property Destroyed in the Same Way-Many Cities and Villages Wiped Out by Flood in the Last Two Centaries. NEW ORLEANS, Sept. 14. - The destruction of Galveston by the storm of Sept. 8 and 9 supplies further eyidence that the low-lying sand islands fringing the shores of Mississippi, Louisiana and Texas, for a distance of nearly one thouand miles, were never intended for human habitation. The evidence has been secured at a frightful sacrifice of life and property, for it is eatimated hat more than 20,000 lives have been lost and nearly \$100,000,000 of property has been stroyed on the e islands by hurricanes. Inland after island has been the scene of destruction, its ropulation either wiped out or the island itself washed away. Galveston was frequently threatene ! before and warned of the fate, but the p-ople believed that their breakwater and substantial buildings would be able to defy the storm. The Galves ton borror is the twelfth of its kind in the sand talar de of the Gulf. It is the worst in loss of life and property, because a city had been built on Galves on Island; but, the other disasters were equally bad, or at least proportionately

bad, and in most cases the percentage of saved

was even smaller than at Galveston.

The record of the loss of life goes back to a time before the white man landed on these shores. When Bienville and Iberville, two centuries ago, occupied this country they found upon the island where they landed opnosite of the aborigines. The French thought that the unburied bodies indicated a massacre, and so called the island Massacre Island; it is Dauphine Island to-day. It was a massacre, no' human hands but by some mighty storm, which overwhelmed the Irdian population and wiped it out of existence. It left a memory behind which the natives never forgot, and the Gulf e visited, in spite of the fact that they teemed with game. When the French settled there they found the Islands wholly unin-habited; the Indians had learned what the white man has lear ed since, how unsafe. they are for human settlement. Nor were the French long in learning this lesson, for within two years of their settlement on the teenth century, their fleet went down in a hurricane in the magnificent harbor of Isle des Varsseaux, now transla ed into Ship Island. Ship Island is alm at id ntical in most parriculars with Galve ton Island, and it has been the aim of the people of Mississippi to build a great port there, like the Texas city, which would handle the commerce and free them from the control of New Orleans. The project has been popular for half a century, and a great deal of money has been expended on it. There is a splendid harbor on Ship Island, and by connecting it with the mainland, as Galveston was connected in Texas, a deepwater port could be obtained. A railread has been built from the mainland the interior of Mississippi, and all that is now needed is to connect the island with the shore by means of a pier or br due. This has been repeatedly proposed, but never done, mainly for financial reasons. The destruction of Ga veston will have a tendency to delay if not to kill the project, particularly as the Galveston storm washed away a portion of Ship Island. Stretching from Mobile to the Rio Grande is a

long fringe of island differing very little from one another. Ind ed, any of them might pass for Gaiveston Island, so alike are they, the only difference being that some of the eastern ones have trees, whereas west of the Atchafala a they are generally bare and open, and therefore more dangerous being exposed to the wazes and wind. They range from ten to twenty miles long and from one to two miles wide. They are composed almost exclusively of sand underlaid by clay or quicksands, covered in part with a coarse, scraggy sea grass. They begin at Dauphine Island and stretch westward as follows: Petit Bois, Hore, Dear, Ship, Cat, the Chandeleurs, Breton, Bird, Grand, Timballer, Caillon, Last Island toriginally one island, but cut into two by the great storm of 1857), Marsh, Galveston, Maragorda, St. Joseph, Mustang five feet high at best above the waters of the its velocity from 45 mlles to 75 mlles an hour. and sadie. Chenière, Caminada and Indianois known as such, being separated from the mainland by swamps always under water. At one time or another every one of these

islands has been s ruck by a hurricans and depopulated and changed or modified in shape. They will change their appearance entirely in a night. As a consequence most of them are without stable population to-day, as in the Indian days when, notwithstanding the cattle men live on Cat Island. The others are mainly frequented by fishermen, for they are fine fishing stations. Of the entire lot, perhaps Chandeleur Is aid, as it is called, is the wolet. It may have been an island once; it is an archipelago to-day. Facing southeast and acting as a breakwater to the country around New Orleans it catches all the sto-ms and has been the scene of more wrecks than perhaps any other place in the country. Organally forty or fifty miles long, the storms and the ocean have out it up into a score of is ands, and its form changes with every hurricane. It has completely changed its character within historical times, and is apparently being washed away and likely to become in time a mere reef. The water now pours over it with every storm and the is and disappears competely from view, buried under the Gulf. Originally covered with wax myrtles, from which the Creoles made their candles, hence its name (Chandeleur), it now boasts of nothing but marsh grass a dasingle paim tree which by some strange freak of chance has survived all the hurricanes.

Some years ago the United States Govern ment, on the persistent demands of the people of Louisiana and Mississippi, established its Gulf quarantine station on Chandeleur Island, in what was supposed to be a very safe spot. In the storm of 1886, which may be called the Sabine Pasa storm, since it was the Sabine Pase country that was overwhelmed that year, the quarantine officers had just time to get away from the station. When the physicians went back to look for their station they could not and a trace of it. The very site had disapeared, and a few battered pieces of wood picked up on the coast and supposed to be the wreckag, of the quarantine station were the only remnants ever found. The station was never rebuilt, but moved to Ship Is and. Chandeleu- Island i wholly uninhabited to-day, and ts sole occupants, except birds, are a species of wild boars, which seem to have some way of defying the elements. The other islands, Errol, Bird, &c., stretching to the mouth of the Mississippi, are but pieces of Chandeleur that have een separated from the main island by volent

storms which have torn it to pieces. West of the Missi sippi come the islands which have suffered most in t e Gulf hurri anes, for many attempts have been made to settle them. Grande Terre, the first of these, was of old the haunt of that amous Louisiana pirate. Lafitte, and it is a curious coincidence that Lafite, after being driven from the sland by the United States Federal authorities, should to have sought refuge in Galveston Island, where he flourished for several years, the island then belonging to Spain and being wholly uninhabited and without the pale of the law.

West of Grande Terre is Grande Isle, and immediately adjacent thereto Chénière Caminada. Grande Isle has been visited by a dozen storms and sev-rely ravaged by them, but while nearly all the property on the island was wrecked in 1893 and many lives lost, it escaped whole-ale destruction thanks to a grove of oaks planted many years ago, whose roots act as a sort of levee or protection to the land. Not so for unate is Chénière Caminada, lying just across the channel and only two miles disof Oct. 2, 1893. At that point alone, in a fish- and it was evident that the entire island would pale of the law. Then they stopped operations. ing village known as Caminadville, no less than | be swept into the Guif, but just as the new-

every one of the neighboring islands having suffered. The bodies of only a few of the dead were recovered. The great majority were swept out to sea, and many were found by

ressels fifty miles distant from the shore West of these islands come he group of Tunbalier, Caillou and Last or Dernière Island. They were the victims of the Last Island storm of 1857, se named from the island which was the worst sufferer, just as the storm of 1875 was the Indianela storm, that of 1886 the Caminada storm, and that of 1900 the Galves-

The Last Island storm was memorable because of the large number of prominent persons drowned. Last Island was a pleasure resort at the time and the hotel there was crowded with prominent Louisianians. The storm that destroyed it was like all the others in its origin and action. A violent wind drove up the water in the bays back of the sland, piling it ten or twelve feet high there. Then it veered from south to north, driving the waters back on the Gulf with a force that swept everything before it and out to sea. The wind and the waves out the island in half, and where the fash onable Last Island Hotel once stood is now a part of the Guif of Mexico. There were only 284 victims of the Last Island storm, but they included the Lieutenant-Gov-House of Representatives and many others prominent in the political and social history of

West of Last Island the Islands are too low and soft for human habitation and in consequence they have never been settled. They have gone under with every storm, but it has fortunately been without loss of life. Near the Texas where Mobile now stands the bores of hundreds | line, some twenty years ago, a large number of farmers settled on Johnson's Bayou. It is what orange trees and soon had some o the best them and the settlement was annihilated and some 250 persons killed in identically the same way as at Last Island. The wind drove the islands were to them a haunted place never to | water into the swamp back of the bayou, then land away into the Gulf.

A few miles from Johnson's Bayou is Sabine water piled up in Sabine Lake and dashed down | But it has proved once again that in their preson the town, which is situated on a peninsula or island, at the mouth of the lake. It was completely swept away, with great loss of life. Gulf coast, in the very beginning of the eigh- There is a Sabine Pass to-day, the terminus of a railroad, and a great deal of anxiety prevailed in regard to it during the Guiveston storm of the other day, but it is an entirely new town and some distance from the town wrecked in 1886.

Next comes Galveston, and beyond that is Indianola, which, a though theoretically on the cane which swept over the Gulf coast in October, 1875, struck Indianola just as the other storms have struck Galveston, Last Island, Sabine Pass. Johnson's Bayou, Chénière Caminada and other exposed points. Indianola at that time people and the terminus of an important rai road system. It was a rival of Galveston and deemed a dangerous rival at the head of a long bay, on land, like that at Galveston, only a few feet above tidewater, and behind it there was such a network of bays, bayous and small lakes t'at it was really an is and. The water was backed up by a continuous wind to an extraordinary height, and for many miles back of the town. Then the north wind drove it seaward with a force that Indianola, which is smaller than it was forty years ago: and its herbor is completely ruined Such has been the experience that Galveston had before it; but in no wise daunted it has low sand spit that juts out into Galveston many of them. Cat Island is covered with Ship Island rises in places forty 'eet high It is | should be. true that these are more sand dones, liable to only one or at mos! two miles wide, prac-60,000 persons settled and invested \$30,000,000 in building up one of the prettiest and mo-t per capita in the Southwest, and was proud of the fact that Strand street alone possessed

twenty-eight millionaires. But all this prosperity was built on a quickdid everybody in the Southwest; but as year after year passed and Galveston escaped ruin in the storms which desolated or destroyed their homes sought refuge at the hotel. The neighboring islands a spirit of confidence was areused that it would altogether escape; that the town was too substantially built, too well drenned of the ruin it was working. They protected by breakwaters to be ruined, as the told jokes, laughed, danced and made merry. ess solid y built Indianola had been grade of the principal streets was raised a few | sections. feet and the pevements were deemed a further rotection against the waves and likely to pravent the washing away of the ground. But there were some who doubted, who built their houses like the dwellers upon Lake Maracatho, ten feet from the ground, mounted high on poles, so that the sea could sweep under them if it rose too high and not flood the floors. And at every Gulf hurricane there were anxieus inquiries whether Galvesten had got through it without injury.

There was good cause for these inquiries: for these tornadoes it was only because the storm | assaults of wind and water. struck somewhere else and Galveston did not . and Gulf met over it so that it completely dissmall one, and the loss of life was inconsiderable. In the sterm of Oct 3, 1867, Galvesten again vent under water, the Gulf p uring ever considerable velocity, but it was clear that the t so that Mechanic street, the principal business thoroughfare, was six feet deep and it then was on the edge of the storm and did not catch its full force. Again, in 1871, it was twice beneath Gulf, the other when the water was piled up in the Bay until t swept through the principal 1873, and in September, 1875, and December, 1877, the town was again flooded.

Thus five times in ten years Galveston was swept by the waves and became a second Venice, all of its streets being from two to five feet under wat r. All of those storms were severe and did great damage, although Galvesescaped by only an hour, perhaps, the disaster which has visited it to-day. Had no the wind changed at the very moment it threatened to destroy the Island City the latter would have buried immediately they would add probably been swent into the Gulf with reat the threats of p-stlience, they gave the loss of life. The storm did Galveston an importer to throw them into the sea. mense amount of damage, and there were lives During Mondar I counted fifty wagens on lost all along the Texas coast, but the city es- | their way to barge landings, each of them caped a great catastrophe. A strong south wind piled the water up in Galveston Bar until Ten of them were in one company. There was n Buffa o Bayou, near Houston, it reached a no effort to identify the dead. They were neight of thirty-seven feet. Forty persons were drowned in and around Galveston. Mergan's as found, with all their jewelry and money on dredging fleet was sunk, the Government the Armed men were sent about the city as Skagway indicate that the next resort of the works swept away and incalculable harm done Then t e wind veered around to the north and person found robbing bedies. all this immense mass of water was thrown back on Galveston Island. In twenty-five minutes it had cut the island in half, making a channel 250 feet wide and 25 feet deep at the east with the tide on Monday afternoon. The end, near Fort Point, and just be ghouls sought them in boats and robbed them youd the built-up portion of the island. It was the worst victim of the hurricane | The land washed away like so much sugar,

ceded again, the water was driven eastward ice was felt by every one. The sun had shone and passed out through Galveston Pass. It | for two days on the slimy streets and rotted was the narrewest of escapes, for fifteen mins more of that north wind wou d probably have carried a hundred houses out to sea and drowned every occupant. The channel cut by the sterm of 1875 still remains as a warning of danger to every one on the island unless

it was destroyed in the storm the other da-Two years afterward, in 1877, another storm destroyed the Government works at Galveston harbor, but the town escaped any very great injury. The storm of 1886, which destroyed Sables Pass and Johnston Bayou, was the last serious one to visit Galveston; and again that town was flooded.

These storms explain to a large extent the present Galveston disaster. It bred a feeling of desperate confidence among the people that no sterm could injure Galvesten. When, therefore, the hurricane struck it on Saturday, instead of seek ne places of safety they shut themselves in their houses and waited for the storm to blow. They knew, of course, that the streets would be under water, but the streets had been under water so often befere that this did not carry the same significance to them as it would to the people of other cities. But this time the storm, which had dodged around Galveston so often before, struck the island fairly and squarely. This confidence caused the ernor of Lo islans, the Speaker of the State great less of life. At Sabine Pass and other places which suffered from the recent hurricane the people sought refere on the higher ridges, or congregated in the stronge buildings; in Galveston they shut themselves up in their houses and were trapped like so many rats.

It will be some time before it is possib e to de termine what effect the storm has had on the island proper and on Galveston Bay and the jetties. Apparently the island is less hurt than by the storm of Sept. 17, 1875, when the southern would be called high land on the Gulf, rising six | portion of it was cut off; but it is not certain feet above the water. The settlers planted that it has e-caped permanent injury, for it is covered everywhere by sea coze. As for the groves in the State; but it 1886 a tornado struck | bay and the jetties, upon which the United Government expended \$8,000,000, to which Galveston ewes so much of its present prosperity, only a careful examination can disclose whether they have ben injured or not. changed from south to north and swept the | Judging by the experience of Indianola, Sabine | Pass and other places the chances are that the whole character of the bay and the surround-Pass, which met with a similar disaster. The ing country has been changed by the storm. never made for settlement

SAW THE STORM'S TERROR. A St. Louis Man Tells a Clear and Thorough

Story of the Storm. ST. Louis, Mo., Sept. 13.-Adelbert Beecher 4531 Cook avenue and Armand F. Alphopso of 1915 Warren street, Pullman car conductors running to Galveston ever the Missouri, Kansas mainland, is practically an island. The hurri- and Texas Ratiroad, arrived home this morning. On their last run South they reached Galveston on Satu day morning and were there throughout the storm. Mr. Beecher save:

When the water recedes to its normal stage and a census is made of the dead and an acwas a town of about four thousand counting taken of the property losses the total will be found to be greater than anybody has yet imagined. But when the character of the storm is considered it is wonderful that anyfor the trade of western Texas. It was situated thing in its path escaped death or wreckage. I was in the St. Louis cyclone, but it had but s mite of the destructive power that raged over Galveston for three hours. The wind was only a part of the wrecking force of the storm. The measureless waters of the sea were its ally and undermined and churned into bits what it failed to overfurn.

When I reached Galveston Saturday morning was irresitible, and only three houses were the indications of the hurricane were in the left standing in the town. It virtually killed | air, but there was no warning that it was to have sufficient strength to wreck the city. After I had registered at the Tremont Rouse and changed my clothing I went down to the beach. The b eavers were bounding high, and even gone to work to build up a great city on the i then it was about 11 o'clock, the waters were beginning their march on the city. At 8 o'clock It was not a bit safer than any of the in the afternoon I again walked down to the other Gulf islands; indeed, it is not so safe as | peach. The water had made considerable progress on its march, for the gauge showed that it trees, whose roots bind together the ground; was three feet higher up the beach than it

"An hour later the threatening clouds began be swept away in a storm, but they afforded | to pour out a daluge. It was such a rain as one at least a refuse from the water, when sees but once in a lifetime. It fell in sheets and the wind drove it over the island, and the isl- the vision could not conetrate it more than 20 ands are broader. Galveston I land is only yards. At the same time the wind increased

"At 5 o'clock the situation began to take and quicksand. But at this sand spit some | water had made its way through all the streets of the city and the velocity of the wind was rising. It was perhans blowing eighty miles an prosperous towns in the South Galveston has hour at that time. At 6 o'clock the water was for years boasted of being the wealthiest city even with the street curbs. It was as black as

"It was at this hour that the storm broke on the city in all its fury. The wind suddenly became cyclonic in its velocity, sweeping at the and. The people of Galveston knew this as rate of 125 miles an hour. The rain fell in great did everybody in the Southwest; but as year sports, and the roar of wind and water was desfening. Two hundred persons shut off from gue ts of the Tremont House sat secure in the obbies. They knew the storm was on but little while death held a carnival in less fortunate

GREAT FEAR CAME UPON THEM

"In a few moments the water found its way into the lobby. In an instant all appearance of revelry was banished and fear-the kind that men never forget-took possession of the mirth makers. Once the water made an opening in the lobey it poured through in streams. In an hour it stood three feet deep where the guests had been sitting and was still rising at the rate of half an inch to the minute. Above the roar of the storm could be heard the crash o' falling buildings, and the hetel, built solidly while Galveston escaped serious damage from as any structure on the island, shook from the

"At 9 c'c'ock the velocity of the wird fell to get its full brunt, and in all the cases it had a seventy-five miles an hour and the water had very narrow escape. In 1857 the entire island not rises any for twenty-five minutes. It was was fleeded, and the waters of Galvesten Bay , then five feet deep in the lobby. Twenty minutes later the water had failen three inches and appeared from view; but the to-n was then a the velocity of the wind still further d creased. "When Sunday came the sky was still cloudy

and the wind was blewing in from the sea with storm had passed. The scene was one of deselation and despair. "Not a house in the city had been untouched.

Few were left even habitable. The whole city the waters, first in June and again in September, one flood coming from the waters of the atreets with slime. There was nothing wholesome to eat. The only provisions left were canned goods and they were spoiled. There streets back to the Gu'f of Mexico. In October, was no water to drink. Famine and pestilence walked in the track of the storm.

"All previsions in the city were confiscated on Sunday by the authorities, and the survivors were put on rations. Dead bodies of men, women, children and an mals of all kinds lay promiscuously about the streets and on the beach, but no effort was made to bury them. ton caught only their fringe. But the storm of With the coming of night ghouls made their 1875 was by far the worst and Galvesto then appearance and carried on a profitable business in robbing the dead.

"The n xt day the authorities got their bearings. Realizing that unless the bodies were co taining from six to thirty bodies. pick d up on the street and thrown into the sea patrols, and on Menday night shot down several

seen everywhere. I counted several floating with the tide on Monday afternoon. The shouls sought them in boats and robbed them in the water until the pairols began to shoot them down as though they were beyond the pale of the law. Then they stopped operations.

Oueslen flows in He says that large numbers "The sufferings of the people on Tuesday be-

the vegetable matter left by the sea. The bodies, too, had begun to decompose. Early on Tuesday afternoon relief began to arrive. Water and provisions and surgeons and nurses came. The hungry and thirsty were fed and

given drink, and the wounded attended to. "I left the city on Tuesday afternoon. that time it was thought that the list of dead would exceed 5,090 and would probably run up to 10,000. In no case is the property damage estimated at less than \$10,000,000 and by some it is thought it will amount to \$12,000 000."

Alphonse was with Bescher throughout the torm. The only experience he had that did not fall to Beecher happened while his train was crossing the bridge to Galvesten over the bay. The waves rolled so high that the spray entered the car windows and threatened to extinguish the fires in the engine. The bridge recked and the passengers and erew were greatly frightened. It seemed that the bridge would surely collapse before the train should pass over it. However it did not fall until the storm fell on the city late in the afternoon.

SAYS THE PORT IS NOT RUINED. Congressman Hawley Says Galveston Must

Build Like Other Places and All Pill Be Well. GALVESTON, Tex., Sept. 13.-Congressman R. B. Hawley, who was in the East when the later, when he desired to treat again, he disstorm came, but returned on the first train, believes that Galveston will arise from the ruins speedily. He scouts the idea that the city has received a fatai blow.
"Work of vast importance," Mr. Hawley said

to-day. "is to be undertaken here, on different lines fr m those that have been our habit heretolore. There are storms elsewhere, storms more frequency and of greater intensity. They visit the coast of England. They blow throughout the Great Lakes and along the shores of the Atlantic and Northern and New England coasts. If they built as we build they would be down and out nearly every year, but they build structures to stay and we must rebuild our city on different lines and in a different manner, so that it will resist the gales as the do.

"It would be an unimaginative and inexperienced mind not to understand that this is a great seaport. It holds the vantage against every other port of this country for ten millions ent condition the sand Islands of the Guif were of producers and will accommodate millions of tenso shipping.

"In inviting these millions, as we have, to continue their business through this port, we must in our construction do it on the same lines employed by the communities of Boston, New York, B ffale and Chicago, the stability of which is plainly illustrated in some structures recently erected in our community.

"The port is all right. The ever alert engineers in charge of the harbor have already taken their soundings. The fullest depth of water remains. The jettles, with light rerairs, are in tact, and because of these conditions which exist newhere else for the territory and people it serves, the resteration will be more rapid than may be thought and the flow of commerce will be as great, and for those who have the courage and fortitude and foresight to look be youd the unhappy events of to-day, as prosper ous and secure as in any part of our prosperous country.

GALVESTON LIFE INSURANCES.

Owing to the Large Number of Women and Children Killed the Losses May Be Small.

The question of life insurance is one of the many features of loss involved in the Galveston disaster. Probably never before were so many people in a civilized community, where life insurance companies are likely to have a good many risks, wiped out of existence as were destroyed by the hurricane which swept the west and northwest Gulf coasts on Sept. 8. Even under normal conditions it is too soon yet for the companies to have received any returns to enable them to estimate even approximately what their losses from destruction of life would be. In the chaos which reigns in Gaivesten it will be weeks before any approach to an accurate basis of estimate will be reached. In a general way, however, the companie

here in New York are convinced that their lesses will not be a serious matter. In the entire State of Texas the Equitable Society has \$30,000,000 of money represented in risks, the Murual Life, \$29,000,000, and the New York Life, \$25,000,000. Naturally, the proportion of these sums actually represented in Galveston was thing, do not insure the lives of negroes, the great bulk of their business being confined to adult white men. Out of the 5,000 people estimated to have been killed in Galveston a large proportion were negroes and a still larger proportion women and children. In fact women and children formed the overwhelming majority of the victims. So, eliminating the negroes and the white women and chi dren, the number of adult white men killed is comparatively small, and of these the percentage who had their lives insured is still smaller-probably not more than 4 per cent. It is estimated that at least twothirds of the victims were women and children. which would leave something like 1,600 adult men who lost their lives. When it is remembered that many of these are negroes who are not insured and that of the whites themselves a comparatively small proportion take out life policies it will be seen that the number of those for whose deaths the insurance companies will have to pay is not so large as to become a serious matter, when divided up among a number of companies for any one company to face.

C. J. Smith of the Mutual Life Company, speaking on this subject yesterday, said: "We are absolutely without any data whatever as to what the losses will be, but they cannot, in the nature of things, be large enough to be at all serious. If there were any heavy individual insurances in Galveston the chances are greatly in favor of the theory that the persons carrying them are not among the victims. When a man is able to take out, eay, a \$100,000 insurance policy, he probably will live in a house that is built on a solid foundation and one that will not be tern down by herricanes.

"The case is not parallel to the instance of the fire insurance losse - where a large town is partly or wholly burned up. There nearly everything burned is apt to be insured, whereas in a general destruction of human life the proportion of the insured is much smaller.

"But when I say that the lesses are not likely to be numerous in Galvesten I refer more par-

"But when I say that the lesses are not likely to be numerous in Galvesten I refer more particularly to the companies which confine their risks as a rule to adult white men. With the companies like the John Hancock, the Prudential and the Metropolitan, which insure the lives of women and children the cases of these companies necessarily word be much 'greater. Yet the sume for which they insure are very small, son ethingsit a \$200 in each case, so that while numerically they might have a long list of losses the total sum involved might be comparatively small.

"It necessarily will be a long time before the figures on these losses can be ascertained. It often happens that entire families, father, mother and three or four children, are insured in these companies. Very likely there are instances in Galveston of entire families so insured being wined out. In the ling run undoubtedly relatives will come to the front to claim the insurance. It is an assentishing thing how relatives come to light under such circumstances. It is an assentishing thing how relatives come to light under such circumstances. I do not now recall a case when there was insurance money left without a da mant. But at Galveston, of course, it will be vasity longer than usual before all keep claimants are heard from and may weeks must elapse before any of the companies can kany, even approximately, what their losses are likely to be.

Rich Strikes Reported in the Tanana and Stewart River Districts.

VICTORIA, B. C., Sept. 9.—Advices received by gold se kers will be in the Tanana and Stewart person found roboing bodies.

River districts. The me softhe rich finds in the Tanana is brught by M. Sincisir, who ariseland but also in the waters. They could be seen everywhere. I counted several floating with the tide on Monday afternoon. The the district when he left.

are going up and much excitement was being caused. The transportation companies are plan 1.150 lives were lost, and 1,678 were lost in all, made chargel reached the city the wind re- came acute. The need of water, provisions and i ning to run steamers up the river.

THE DOWNFALL OF WATSON.

It because I knew you wouldn't try to win his money when he wasn't in a condition to take acre of himself. It wouldn't be fair, would it?

"Inever knowed which one of 'em was the biggest fool, him or her, but Charles he just looked at her fer a minute like ne'd been struck dumb, an' he says.' No, marm, it wouldn't be fair. We sin't goin' to play for money.'

"Well then she said she hoped he'd excuse her and he said she hoped he'd excuse her and he said own an' played cards—poker, mind you—with Al Busby till Al got so full the niggers had to carry him off to bed, without winnin' a dollar. Just naturally he couldn't tell and your opportunities 'n any other way I know.' said old man Greenhut, as he came around from behind the bar and walked slowly toward his favorite seat by the window. There was a pleasant smile on his face, which did not seem to be called for by anything that had happened, so far as any one else in the room knew, but which plainly indicated that the old man had not recently missed any tricks that he knew about. There had been a little mystery about a transaction at the bar a few moments before, when Sim Hawkins had missed a half-dollar that was certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him in the way of change. Old man Greenhut had just as certainly coming to him him the way of change. Old man Greenhut had just as certainly coming to him him the way of change. One night in here there was a couple of suckers got into the game. In any other was certainly coming to him in the way that was certainly coming to him in the way of hange. Old man Greenhut had just as certainly put the correct change in front of him, for Joe Peabody, who was drinking with Sim. had noticed it, but Sim had carelessly swept it up with one hand, catching it in the other, and putting it into his pocket without looking at it as he continued his conversation. A little covered his shortage. When he spoke about it the old man had nothing to say except that he had laid the change on the bar, and as Joe corroborated this only two hypotheses seemed admissible. Either Sim had lost it in some unaccountable way or it had been left on the bar and somebody else had picked it up. Nobody uggested that the old man had done so, but, as was said he was smiling very pleasantly

portunities. "There's a good many people in this world," he continued, after he had put his feet on the window sill, and had relighted his cigar, "who don't seem to have no religious sense, an' who don't take advantage of the chances which Providence puts in their way. Just naturally they don't prosper. 'Pears like the good Lord don't have no use for a man that don't take care of himself when he gets the opportunity, n' after makin' one or two openin's so's to ort o' test him, he just plumb lets go an' don't take no further concern into his weifare. Leastways that's the way it looks to me some imes, considerin' the onscrutable ways of

when he came around in front and made his

remark about taking advantage of one's op-

"Now there was Charles Watson. Watson was a good lookin' feller that knowed as much as the next man about all the really useful things of life. He could pull a gun exceedin' rapid when he had ocasion to, though I will say I never knowed him to do it without proper provocation. And he could play a monstrous good game of poker. Somehow he had a fac ulty in dealin' that was almost sure to give him as good cards as he reely needed, when the emergency came, as it sometimes will.

"Charles used to play a good deal on the packets between here and Memphis, an' I have knowed him to make enough on a single trip, ust after some o' the planters had realized on their cotton crops, to pay all his expenses on a six weeks' trip down to New Orleans in the winter time, an' leave him enough for living expenses the rest o' the year.

"There was always something the matter with the man, though. Even after he quit the business an' married an' settled down up here in the country, givin' up as good a professional connection as any man could ask for just to please his wife, he used to let things slip that would ha' made another man with proper pride and enterprise rich. His wife was a peaked little thing of a Yankee that come down this way to teach in a school in Little Rock, 'n' she was at the bottom of it all. Women gen'ly do make most ' the trouble that comes to men, 's far 's I've

bettom tit all. Women gow'' do make may be to the forth it would arouse of the trouble that cennes to men, 's far' is 'to end to the trouble that cennes to men, 's far' is 'to end to the trouble that cennes to men, 's far' is 'to end to the trouble that cennes to men, 's far' is 'to end to the trouble that cennes to men, 's far' is 'to end to the trouble that cennes to men, 's far' is 'to end to the trouble that cennes to men, 's far' is 'to end to the trouble that cennes to men, 's far' is 'to end to the state of the trouble that cennes to men, 's far' is 'to end to the state of the trouble that cennes to men, 's far' is 'to end the state of the trouble that cennes to men, 's far' is 'to end the state of the trouble that cennes to men, 's far' is 'to end the state of the trouble that cennes to men, 's far' is 'to end the state of the trouble that cennes to men, 's far' is 'to end the state of the trouble that cennes to men, 's far' is 'to end that the state of the trouble that cennes to men, 's far' is 'to end that the state of the trouble that cennes to men, 's far' is 'to end that the state of the state of the state of the state of the trouble that cennes to men, 's far' is 'to end that the state of the s

agoin' he says, to ask yourn.

"Then you intend to play? says Charles, still very cool.

"Yes, an' be damned to you, says Bill.

"Then I'll have to see that you don't, says Charles, an' before the words was out of his mouth he had shot Bill through the right wrist. He howled, of course, an' the other feller started to draw, which Bill couldn't, for he had neglected his education an' couldn't, for he had neglected his education an' couldn't shoot with his left hand, but Charles had his gun all ready to shoot again, an' they concluded they wouldn't.

"Now, says Charles, we can talk sensible. You go to the hospital an' I'll estile the bills. An' when you come out I'll fight if you want to, but you understand by this time that I ain't a goin' to have no interference in my business. An' just naturally they understood.

"That was a situation that a man could take some satisfaction in. Charles was a startin' off with a man chock full o' champagne who had all kinds of money with him ao' who thought he could play poker an' was hell bent on doin' it. It looked like a special dispensation o' Providence, even if Charles had been obliged to hu-tle some for himself, as a man gently does in order to get Providence help him.

"Well, just naturally, 'twant long after supper than inght when Charles an' Al was a settin' down in the saloon o' the boat with cards an' chips, ready for a quiet game. Everything seemed about as perfect as it could be arranged, for the Captain wasn't goin' to interfere, 'taint ilkely, knowin' Charles as well as he did, and there wasn't no one else that feit called on except that Yankes schoolmarm.

"She was comin' down the river on that same boat, an' she passed through the saloon just as the two men was goin' to set down. She give one look at them an at the cards an' she turned kind o' white, but she stepped right up to Charles as bo'd as brass an' says:

"Excuse me, sir, but may I speak te you for a moment?"

to Charles as bold as brass an says:

"Excuse me, sir, but may I speak to you for
a moment?"

"Charles thought at first that "Excuse me, sir, but may I speak to you for a moment?"
Just naturally Charles thought at first that she wanted to fiirt with him, or to stand in, or some such nonsense, an' he was goin' to give her a short answer, but when he looked at her he seen somethin' in her eyes that showed him she wasn't that sort, so, bein' a perfect gentleman, as he always was, he says, 'Certainly, madane,' as polite as a little deg is to a big one, an' followed her off to one corner of the saleon "Tell rue,' she says, 'are you goin' to gamble with that man?"
"Why, no,' he says, in some surprise. 'We ain't goin' to gamble. We're just goin' to play poker.' You see he wasn't on to those Eastern ways of expressin' yourself. Down East they call it gamblin' when you play any game for money, so I'm to d.
"Well,' she says, I've played poker myself for beans, an' I think it's pretty good fun. But I've heard so much about gambling on these boats that I was afraid you were going to play for money, and I saw that the other gentleman was intoxicated, so I was goin' to tell you about

play for their money.

"An' finally his wife got him to give up poker
altogether, an' he's disappeared entirely for the
pastfew years. It was a great pity, too. Clever
as he was, he might ha' made one o' the best
players on the river."

DIPLOMAT AN EXPERT MARKSMAN. Wenderful Shooting of Senor de Assis-Brasil, Brazilian Minister to This Country.

WASHINGTON, Sept. 14.—Senor J. F. de Assis-Brasil, the Brazilian Minister at Washington, is a born marksman. He likes the sport and practises a good deal in and around his home. He is an expert with the rifle and sporting guns of all sorts, but his home practice is done with a tiny rifle and a delicate pair of pistols, frequently in his parlor or on the veranda where the small powder charge involved makes no noise to attract attention.

In his boyhood days, Mr. Brasil was what would be known in the West as a gentleman cow-puncher. That is, he rode and shot with the vaqueros and hunters on his father's big ranches in Brazil. He soon found that he could outshoot all but the most expert of the Brazilian hunters and the pride of accomplishment naturally induced him to practise more and more. His fame as a shot spread over the country and preceded him to college, where he continued to practise and perfect himself with firearms quite as ardently as he did in the classics.

Some of the Minister's feats with the rifle are a tax on credulity till they have been seen. He does his fancy shooting with a French gallery rifle made to his order in Paris. He loads his own cartridges for extra accurate work. His finest shooting is done with 22caliber rifle and pistols. He can pick all the capital letters out of a visiting card as far as he can see them. Driving tacks in a sneet of paper the length of his veranda is too tame for him to call it sport, and he will split a visiting card edgewise the length of his own parior while his wife holds it for him in her fingers. Mrs. Brasil's confidence in her hubband's

Mrs. Brasil's confidence in her subland's ability as a shot is absolute, and she will hold a quarter between her fingers for him to shoot. The fact is, however, that witnessing a few of the Minister's performances with a gun breeds a great degree of recklessness in the average spectator. Visitors who remonstrate with Mrs. Brasil for her acting as an animated target support usually end by holding cards for the Minister to split, or by letting him shoot the sales off their cigars or cigarettes before they leave the house.

the ashes off their cigars or cigarettes before they leave the house.

Minister Brasil will rut up a target the size of a quarter, and standing about thirty feet away will wave his revolver in a circle like a man shooting off a Roman candle. At the word of command from a spectator he will fire and hit the mark without apparently having paused long enough to take any aim at all. He can do all the stage tricks of a professional shot, shooting with the mirror, holding the rifle upside down, shooting between his legs or lying on his back, and shooting over his head. In fact, some of the "gun piny" of which he is capable would shame a Western bad man in a cattle town melés. He has a little man in capacie would shall a superior man in a cattle town nieles. He hwooden board with a metal back size of a magazine, which he uses fe target. One of his favorite tricks a niece of cigar box in front of the and then shoot a hole through t

Here are the States he mentioned: Siates. Ver-M-ont.....

North Da-K-ota

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aday."

Vrooman said the English trades unions have buted \$20,000 to enable the American trades unions to establish the Ruskin Hall movement

GOOD SIDE OF BAD BOYS

ODDITIES OF THE YOUNGSTERS 1 THE HOUSE OF REFUGE.

mall Vanities Strong Among Them-Love of Flowers Marked-Homeslek Even for Evil

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Homes-Owners of Treasured Letters Who Turn Out Well -A Country Lad's Ill-Luck. About the only occasions when the House Refuge on Randall's Island attracts publ otic is when there occurs a mutiny, a fire, a epidemic, an attempted escape or a murde among its inmates. None of these events dissi pates any of the prevalent idea that the 800-odd boys and the 200-odd girls there may properly be described as tough. Yet there is another side to the place, and since O. V. Sage became its superintendent Mrs. Sage has been bufinding the better part of the children and masing the most of it

One of the first innovations Mr. Sage estab lished was correspondence with all the boys and girls. In every State institution any inmate is allowed to write to the superintendent. Now all the boys and girls at the flouse of Refuse have the same privilege, and divide their letters pretty evenly between Mr. and Mrs. Sage.

One might not expect to find vanity and sentiment among 800 such boys; but those emotions are there along with many a case of homesickness. The vanity takes share in a great objection to anything made on the island. A bo with a pair of shoes purchased in New York speaks of his "cities." Suspenders are a never ending source of gratified vanity. The small muffin who arrives with the remnant of trousers tied up with any old string would tw months later, no more consent to be seen with out his suspenders than the Prince of Wales would be caught in a shirt waist. As there are both island-made and city-bought suspen ders the greatest anxiety prevails to acquire pair of "cities." Mrs. Sage received a request for an interview from a small boy recently.

"Me mother's comin' to see me ter-day, " wa his story when the audience was arranged: wontcher please, Mrs. Sage, get me a pair o suspenders? I wouldn't have her catch me thout 'em for nothin'." Mrs. Sage almost smiled in the boy's face and

nearly told him how fashionable shirt waiboys were trying to become over in town. But since suspenders were his ambition, she grave v promised to see that he was suitably arrayed s far as suspenders were concerned. As she dis missed him he suggested with anxiety that he'd really like "cities."

All the "babies," as they call the small boys who are kept in the girls' department, have their own individual looking glasses, before which they may tie their red ties on week days and their yellow ones on Sundays. But the bigger boys are not provided with such luxuries, and the fellow who manages to posse a himself of two inches of real looking glass may trade the chance to peep into it for almost anything he wants. Likewise the boy who gets hold of an old shoe brush is sure of friends and can make many a good trade for himself. One of the improvements that the hors appreciate is the chance to wash their faces and hands before meals. Formerly none but some of the shop boys got more than one wash a

When the boys line up at night to march into supper there is always a shade of pink and white about the line. In the caps of half a dozen will be tucked a rose or a bud and in the buttonhole of the coat of every boy who can by any hitch acquire it is a flower. The chance to work in the greenhouse is the most coveted of all lobs. One of the guards who has 180 of the big boys has never failed in the time he has been there to receive a boutonnière every night from one or two of the boys who look on the presentation with all the feelings which the presentation of a diamond-studded watch to a district leader would arouse.

Letters from home are treasured and as the ower class boys have no lockers and nowhers

queer to her that her own boy should get astray white she was looking out for other people's morals.

The House of Refuge boy has a language of his own that no philologist has yet studied. Some of his words have become almost official language. At any rate they are thoroughly understood by every one attached to the house service. A boy's chum is his "ake." He never speaks of trying to escape. It's always "heating it," the past tense of which a pears to be "he bett." And he never stope planning how he can "beat it."

Ture of the boys were crawling somehow out of a guardhouse opening, when the small son if the farmer who runs the gardensspled them. Nobody knows how the little one had heard the expression and nobody stopped to ask what it meant as he yelled:

"Oh, fayther, they're beatin' it, they're beatin' it."

But they didn't succeed. Another boy still has his arm in a sling as the result of an attention to side down a rope made of three hospital biankets. The colored boy, who is cautain of one division, saw the attent tand roused the entire house force by a peculiar shrill whistle with which he sounded the alarm. Now the boy with the broken arm has made up his mind.

"After this," he said, "I'm going to behave."

oue them, and advocate the location of frinatory and a mall lessituit as in the country, it is queer to see small one that one if from country and small fowns to the city to be runished.

The great need of the House of Refuse is a symmasium. Of course the logs are runturous basebal fields, and the dark when they play other institution teams are historical.

beggar w whose thr tion. Sh and tells the moth